

AMENDMENTS TO THE SPECIFICATION:

Please amend the Specification as follows:

Please amend the paragraph beginning on page 9, line 1 as follows:

Figure 16 is an illustration of a portfolio future performance projection graph web page interface; and

Figure 17 is a block diagram of the service level subsystem.

Please amend the paragraph beginning on page 16, line 14 as follows:

FIG. 4 represents a block diagram of a financial Modeling System 102 of the present invention. A user would connect to the Financial Advisor system 102 using the wide area network 104. Once connected, the user has to input his login information and be authenticated by the firewall server. The user at a user terminal 110 enters the Financial Advisor system 102 at the service level subsystem 160. The service level agreement provides the level of services the user is entitled to. FIG. 17 represents a block diagram of the service level subsystem 160 in which service agreements 161a, 161b, 161c, or 161d provide various service levels related to portfolio modeling and coaching, each agreement with a service level 163a that defines a combination of support 163b, financial models 163c, portfolio modeling 163d, and coaching service 163e to the user. Once the user has negotiated a service level agreement 161, he is prompted to select the model to be used in operation 162. In one embodiment of the present invention, the level of service and support selected in the service level agreement 160 would control the user's access to different modeling tools.